

**IN THE CLAIMS:**

A complete set of the claims is included below, as well as the current status of each claim. This listing of claims will replace all prior versions, and listings, of claims in the application.

Claim 1 (previously presented) A method for providing approval for a third party to access a value account controlled by a primary account holder, the process comprising:

receiving a biological sample proffered by the third party via a biological identification device;

verifying an identity of the third party, said verifying being based on a comparison of the proffered biological sample to registered biological identification data stored in a database;

after the identity of the third party is verified, determining accounts to which the third party has access, at least one of said determined accounts being the value account controlled by the primary account holder and to which the third party has been authorized access by the primary account holder; and

in the event that the third party is determined to be authorized to access the value account, transmitting an approval signal indicating that the third party may have access to the value account.

Claim 2 (original) The method for providing approval as claimed in claim 1, the method further comprising:

receiving an identification code proffered by the third party, wherein making the determination is performed based on both the identification code and comparing the proffered biological sample.

Claim 3 (original) The method for providing approval as claimed in claim 2, wherein the identification code corresponds to a credit card number.

Claim 4 (original) The method for providing approval as claimed in claim 2, wherein the identification code corresponds to a signal from an RF transponder device.

Claim 5 (original) The method for providing approval as claimed in claim 2, wherein the identification code corresponds to a magnetic ink character recognition code read from a negotiable instrument.

Claim 6 (original) The method for providing approval as claimed in claim 2, wherein the identification code corresponds to a public encryption key.

Claim 7 (original) The method for providing approval as claimed in claim 2, wherein the identification code corresponds to a DL swipe.

Claim 8 (original) The method for providing approval as claimed in claim 2, wherein the identification code corresponds to a wireless device selected from the group consisting of: a bluetooth-enabled telephone, a bluetooth-enabled personal digital assistant, an infrared-enabled phone, and an infrared-enabled personal digital assistant.

Claim 9 (original) The method for providing approval as claimed in claim 2, wherein the identification code is absolutely unique.

Claim 10 (original) The method for providing approval as claimed in claim 2, wherein the identification code is reasonably unique.

Claim 11 (original) The method for providing approval as claimed in claim 1, wherein the biological sample corresponds to a fingerprint of the third party.

Claim 12 (original) The method for providing approval as claimed in claim 1, wherein the biological sample corresponds to an iris scan of the third party.

Claim 13 (original) The method for providing approval as claimed in claim 1, wherein the biological sample corresponds to a facial scan of the third party.

Claim 14 (original) The method for providing approval as claimed in claim 1, wherein the biological sample corresponds to a voice scan of the third party.

Claim 15 (original) The method for providing approval as claimed in claim 1, further comprising:

in the event that the approval signal is transmitted, transmitting a notification signal to the primary account holder indicating that the third party has accessed the value account.

Claim 16 (original) The method for providing approval as claimed in claim 15, wherein the notification signal is transmitted to a wireless device.

Claim 17 (original) The method for providing approval as claimed in claim 15, wherein the notification signal is transmitted as an email message.

Claim 18 (previously presented) A method for providing approval for a third party to access a value account controlled by a primary account holder, the process comprising:

receiving a biological sample proffered by the third party via a biological identification device;

comparing the proffered biological sample to biological identification data stored in a database;

determining, based on said comparison, whether the third party is registered in the database;

in the event that the third party is determined to be registered in the database, determining accounts to which the third party has access, at least one of said determined accounts being the

value account controlled by the primary account holder and to which the third party has been authorized access by the primary account holder; and

in the event that the third party is determined to be authorized to access the value account, transmitting an approval signal indicating that the third party may have access to the account.

Claim 19 (original) The method for providing approval as claimed in claim 18, the method further comprising:

receiving an identification code proffered by the third party,

wherein making the first determination is performed based on both the identification code and comparing the proffered biological sample.

Claim 20 (original) The method for providing approval as claimed in claim 19, wherein the identification code corresponds to a credit card number.

Claim 21 (original) The method for providing approval as claimed in claim 19, wherein the identification code corresponds to a signal from an RF transponder device.

Claim 22 (original) The method for providing approval as claimed in claim 19, wherein the identification code corresponds to a magnetic ink character recognition code read from a negotiable instrument.

Claim 23 (original) The method for providing approval as claimed in claim 19, wherein the identification code corresponds to a public encryption key.

Claim 24 (original) The method for providing approval as claimed in claim 19, wherein the identification code corresponds to a DL swipe.

Claim 25 (original) The method for providing approval as claimed in claim 19, wherein the identification code corresponds to a wireless device selected from the group consisting of: a

bluetooth-enabled telephone, a bluetooth-enabled personal digital assistant, an infrared-enabled phone, and an infrared-enabled personal digital assistant.

Claim 26 (original) The method for providing approval as claimed in claim 18, wherein the biological sample corresponds to a fingerprint of the third party.

Claim 27 (original) The method for providing approval as claimed in claim 18, wherein the biological sample corresponds to an iris scan of the third party.

Claim 28 (original) The method for providing approval as claimed in claim 18, wherein the biological sample corresponds to a facial scan of the third party.

Claim 29 (original) The method for providing approval as claimed in claim 18, wherein the biological sample corresponds to a voice scan of the third party.

Claim 30 (previously presented) A method for providing approval for a third party to access a value account controlled by a primary account holder, the process comprising:

receiving a biological sample proffered by the third party via a biological identification device;

receiving transaction data corresponding to a transaction on the value account, initiated by the third party;

comparing the proffered biological sample to biological identification data stored in a database;

determining, based on said comparison, whether the third party is registered in the database;

in the event that the third party is determined to be registered in the database, determining accounts to which the third party has access, at least one of said determined accounts being the value account controlled by the primary account holder and to which the third party has been authorized access by the primary account holder; and

in the event that the third party is determined to be authorized to access the account, determining based on the transaction data whether the transaction goes beyond a predetermined transaction parameter limit; and

in the event that the third party is determined to be authorized to access the account, and it is determined that the transaction data does not go beyond the predetermined transaction parameter limit, transmitting an approval signal indicating that the third party may have access to the account.

Claim 31 (original) The method for providing approval claimed in claim 30, wherein the predetermined transaction parameter limit has been set by the primary account holder.

Claim 32 (original) The method for providing approval claimed in claim 30, wherein the transaction data comprises the value of the transaction.

Claim 33 (original) The method for providing approval claimed in claim 30, wherein the transaction data comprises the geographical location of where the transaction is initiated.

Claim 34 (original) The method for providing approval claimed in claim 30, wherein the transaction data comprises the geographical location of where the transaction is fulfilled.

Claim 35 (original) The method for providing approval claimed in claim 30, wherein the transaction data comprises whether the transaction is a cash advance.

Claim 36 (original) The method for providing approval claimed in claim 30, wherein the transaction data corresponds to whether the transaction is a purchase of merchandise.

Claim 37 (original) The method for providing approval claimed in claim 30, wherein the transaction data comprises the type of merchant conducting the transaction.

Appl. No.: 09/765,789  
Inventor: Timothy L. Robinson  
Page 8 of 15

Claim 38 (original) The method for providing approval claimed in claim 30, wherein the transaction data comprises the type of merchandise being purchased in the transaction.

Claim 39 (original) The method for providing approval claimed in claim 30, wherein the predetermined transaction parameter places a limit on the number and amount of transactions occurring over a predetermined period of time.

Claims 40-48 (canceled).

Claim 49 (original) A method for a primary account holder to establish authorization for access to a value account, the method comprising:

receiving a biological sample proffered via a biological identification device;

comparing the proffered biological sample to biological identification data stored in a database;

making an identity determination, based on comparing the proffered biological sample, of whether the proffered biological sample is consistent with the identity of the primary account holder;

receiving a system identification number corresponding to an identified person who has previously registered their biological identification data in the database;

presenting options for transaction parameter limits for the identified person; and

receiving one or more selections of transaction parameter limits according to the options presented;

wherein, in the event that it is determined that the proffered biological sample is consistent with the identity of the primary account holder, the identified person is authorized to access the value account subject to the transaction parameter limits selected.

Claim 50 (original) The method for a primary account holder to establish authorization for access to a value account, as claimed in claim 49, wherein the biological identification device via which the biological sample is proffered is connected to a kiosk.

Claim 51 (original) The method for a primary account holder to establish authorization for access to a value account, as claimed in claim 49, wherein the proffered biological sample is received via the Internet.

Claim 52 (original) The method for a primary account holder to establish authorization for access to a value account, as claimed in claim 49, wherein the biological identification device via which the biological sample is proffered is connected to a wireless communication device.

Claim 53 (original) The method for a primary account holder to establish authorization for access to a value account, as claimed in claim 49, wherein the identified person is a third party.

Claim 54 (original) The method for a primary account holder to establish authorization for access to a value account, as claimed in claim 53, wherein the third party's authorization is hierarchical with respect to other third party persons.

Claim 55 (original) The method for a primary account holder to establish authorization for access to a value account, as claimed in claim 49, wherein the identified person is the primary account holder.

Claim 56 (original) The method for a primary account holder to establish authorization for access to a value account, as claimed in claim 49, further comprising:

presenting options for contingency limitations on access to the value account;  
receiving one or more selections of contingency limitations according to the options presented;  
wherein the identified person's access to the value account is further subject to the contingency limitations selected.

Claim 57 (original) The method for a primary account holder to establish authorization for access to a value account, as claimed in claim 56, wherein the identified person's access to the value

Appl. No.: 09/765,789  
Inventor: Timothy L. Robinson  
Page 10 of 15

account is subject to the condition that access is permitted only in the contingent event that another value account has become overdrawn.

Claim 58 (previously presented) A method for providing approval for a third party to access a value account controlled by a primary account holder, the process comprising:

receiving, at a merchant device, a system identification number and a biological sample proffered by the third party;

transmitting said system identification number to a central database;

receiving in response to said transmission, registered biological identification data that corresponds to said system identification number;

verifying an identity of the third party, said verifying being based on a comparison at said merchant device of the proffered biological sample to said registered biological identification data;

after the identity of the third party is verified, determining whether the third party has been authorized access by the primary account holder to access the value account; and

in the event that the third party is determined to be authorized to access the value account, transmitting an approval signal indicating that the third party may have access to the value account.